

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Gary Lawrence Visco
Ilene Michele Visco
Debtors

Case No. 22-02187-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Nov 14, 2022

User: AutoDocke
Form ID: 309I

Page 1 of 2
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 16, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Gary Lawrence Visco, Ilene Michele Visco, 41 Edgelea Drive, Chambersburg, PA 17201-1349
5505888	+ Borough of Chambersburg, 100 S Second St, Chambersburg, PA 17201-2512
5505893	+ Denny's Landscaping LLC, 707 Woodstock Road, Fayetteville, PA 17222-9737
5505896	PNC Bank, One PNC Plaza, 249 Fifth Ave, Pittsburgh, PA 15222

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: ngp@mooney4law.com	Nov 14 2022 19:10:00	Nicholas G. Platt, Mooney Law, 230 York Street, Hanover, PA 17331
tr	Email/Text: info@pamd13trustee.com	Nov 14 2022 19:10:00	Jack N Zaharopoulos (Trustee), Standing Chapter 13 Trustee, 8125 Adams Drive, Suite A, Hummelstown, PA 17036
ust	+ Email/Text: USTPRegion03.HA.ECF@USDOJ.GOV	Nov 14 2022 19:10:00	United States Trustee, 228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
cr	+ EDI: RECOVERYCORP.COM	Nov 15 2022 00:13:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5505885	+ Email/PDF: bncnotices@becket-lee.com	Nov 14 2022 19:19:38	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
5505886	+ EDI: TSYS2	Nov 15 2022 00:13:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
5505890	+ EDI: CITICORP.COM	Nov 15 2022 00:13:00	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
5505891	+ EDI: COMCASTCBLCENT	Nov 15 2022 00:13:00	Comcast, 1701 John F. Kennedy Blvd, Philadelphia, PA 19103-2899
5505892	+ Email/PDF: creditonebknofications@resurgent.com	Nov 14 2022 19:19:30	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
5505894	+ EDI: DISCOVER.COM	Nov 15 2022 00:13:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
5505895	+ EDI: PHINGENESIS	Nov 15 2022 00:18:00	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
5505889	EDI: JPMORGANCHASE	Nov 15 2022 00:13:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
5505887	Email/Text: Bankruptcy.Notices@pnc.com	Nov 14 2022 19:10:00	BBVA Compass, ATTN: Bankruptcy, P O Box 10566, Birmingham, AL 35296
5505897	+ Email/Text: bankruptcyteam@quickenloans.com	Nov 14 2022 19:10:00	Rocket Mortgage/Quicken Loans, ATTN: Bankruptcy, 1050 Woodward Ave, Detroit, MI 48226-3573

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5506095	+ EDI: RMSC.COM	Nov 15 2022 00:13:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5505898	+ EDI: RMSC.COM	Nov 15 2022 00:13:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5505899	+ EDI: RMSC.COM	Nov 15 2022 00:13:00	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5505900	+ EDI: WFFC2	Nov 15 2022 00:13:00	Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 16, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2022 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
Nicholas G. Platt	on behalf of Debtor 2 Ilene Michele Visco ngp@mooney4law.com plattnr61895@notify.bestcase.com
Nicholas G. Platt	on behalf of Debtor 1 Gary Lawrence Visco ngp@mooney4law.com plattnr61895@notify.bestcase.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1:	<u>Gary Lawrence Visco</u>	Social Security number or ITIN: xxx-xx-6719
	First Name Middle Name Last Name	EIN: --_-----
Debtor 2:	<u>Ilene Michele Visco</u>	Social Security number or ITIN: xxx-xx-8766
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court:	Middle District of Pennsylvania	Date case filed for chapter: 13 11/11/22
Case number:	1:22-bk-02187-HWV	

Official Form 309I**Notice of Chapter 13 Bankruptcy Case**

04/19/21

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Gary Lawrence Visco	Ilene Michele Visco
2. All other names used in the last 8 years		
3. Address	41 Edgelea Drive Chambersburg, PA 17201	41 Edgelea Drive Chambersburg, PA 17201
4. Debtor's attorney Name and address	Nicholas G. Platt Mooney Law 230 York Street Hanover, PA 17331	Contact phone 717-632-4656 Email: ngp@mooney4law.com
5. Bankruptcy trustee Name and address	Jack N Zaharopoulos (Trustee) Standing Chapter 13 Trustee 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone 717-566-6097 Email: info@pamd13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at pacer.uscourts.gov .	Ronald Reagan Federal Building 228 Walnut St, Rm 320 Harrisburg, PA 17101-1737	Hours open: Monday - Friday 9:00 AM to 4:00 PM Contact phone (717) 901-2800 Date: 11/14/22

For more information, see page 2

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are **FREE** and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

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